

Information to identify the case:

Debtor 1	Richard Gonzalez	Social Security number or ITIN	xxx-xx-9537
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Romona Kay Gonzalez	Social Security number or ITIN	xxx-xx-9824
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Northern District of Illinois			
Case number: 18-06211			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Richard Gonzalez

Romona Kay Gonzalez
aka Romona Kay Romatoski

August 23, 2018

For the court: Jeffrey P. Allsteadt, Clerk
United States Bankruptcy Court

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Richard Gonzalez
 Romona Kay Gonzalez
 Debtors

Case No. 18-06211-JBS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: rgreen
 Form ID: 318

Page 1 of 2
 Total Noticed: 42

Date Rcvd: Aug 23, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 25, 2018.

db/jdb
 26511212 +Richard Gonzalez, Romona Kay Gonzalez, 4920 W. Patterson Ave., Chicago, IL 60641-3511
 26511213 +Aes/pnc Natl City, Po Box 61047, Harrisburg, PA 17106-1047
 26511215 +Alexian Brothers Behavioral Health Hospit, 21272 Network Pl., Chicago, IL 60673-1212
 26511214 +American Airlines FCU, Po Box 619001, Dfw Airport, TX 75261-9001
 27008264 +American Airlines FCU, Po Box 619001, Md 2100, Dfw Airport, TX 75261-9001
 27008265 +Amita Health, 22589 Network Place, Chicago, IL 60673-1225
 +Assoc for Oral, Maxillofacial & Implant Surgery, 10 N. Ridge Ave.,
 Mount Prospect, IL 60056-2428
 26511221 +Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040,
 Saint Louis, MO 63179-0040
 26511224 +Citibank/Best Buy, Po Box 6241, Sioux Falls, SD 57117-6241
 26511223 +Citibank/Best Buy, Centralized Bankruptcy/CitiCorp Credit S, Po Box 790040,
 St Louis, MO 63179-0040
 27008266 +Credence, POB 2267, Southgate, MI 48195-4267
 26511226 +Discover Bank, c/o Registered Agent, 100 W. Market, Po Box C, Greenwood, DE 19950-9401
 26511228 +Fifth Third Bank, 5050 Kingsley Dr., Cincinnati, OH 45227-1115
 26567114 +Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013
 26511231 +Loan Depot, Po Box 503550, San Diego, CA 92150-3550
 27008268 +Malcolm S. Gerald and Assoc., Inc, 111 W. Washington, Suite 450, Chicago, IL 60602-2817
 26511233 #+Malcolm S. Gerald and Associates, Inc., 332 South Michigan Avenue, Suite 600,
 Chicago, IL 60604-4318
 26511234 Pennymac Loan Services, Attn: Bankruptcy, Po Box 514357, Los Angeles, CA 90051
 26511235 +Pennymac Loan Services, 6101 Condor Dr., Moorpark, CA 93021-2602
 27008269 +Presence Health, POB 74008843, Chicago, IL 60674-8843
 26511236 +R.K. Medical Center, Po Box 958722, Schaumburg, IL 60195-8722

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr
 +EDI: QFGECKER.COM Aug 24 2018 04:08:00 Frances Gecker, 325 North LaSalle Street,
 Suite 625, Chicago, IL 60654-6465
 26511217 EDI: BANKAMER.COM Aug 24 2018 04:08:00 Bank Of America, Po Box 982238,
 El Paso, TX 79998
 26511216 +EDI: BANKAMER.COM Aug 24 2018 04:08:00 Bank of America, Nc4-105-03-14, Po Box 26012,
 Greensboro, NC 27420-6012
 26511218 +E-mail/Text: bk@blittandgaines.com Aug 24 2018 00:19:52 Blitt & Gaines, P.C.,
 661 W. Glenn Ave., Wheeling, IL 60090-6017
 26511220 EDI: CAPITALONE.COM Aug 24 2018 04:08:00 Capital One, 15000 Capital One Dr.,
 Richmond, VA 23238
 26511219 +EDI: CAPITALONE.COM Aug 24 2018 04:08:00 Capital One, Po Box 30285,
 Salt Lake City, UT 84130-0285
 26668085 EDI: CAPITALONE.COM Aug 24 2018 04:08:00 Capital One Bank (USA), N.A.,
 by American InfoSource LP as agent, PO Box 71083, Charlotte, NC 28272-1083
 26511222 +EDI: SEARS.COM Aug 24 2018 04:08:00 Citibank / Sears, Po Box 6283,
 Sioux Falls, SD 57117-6283
 26511225 +EDI: WFNNB.COM Aug 24 2018 04:08:00 Comenitycapital/petlnd, 4590 E. Broad St.,
 Columbus, OH 43213-1301
 27008267 +E-mail/Text: bankruptcy@credencerm.com Aug 24 2018 00:21:31
 Credence Resource Management LLC, 17000 Dallas Pkwy., Suite 204, Dallas, TX 75248-1940
 27018584 EDI: IRS.COM Aug 24 2018 04:09:00 Department of the Treasury, Internal Revenue Service,
 P.O. Box 7346, Philadelphia PA 19101-7346
 26549344 +EDI: DISCOVERPL Aug 24 2018 04:09:00 Discover Personal Loans, PO Box 30954,
 Salt Lake City, UT 84130-0954
 26511227 +E-mail/Text: collectionbankruptcies.bancorp@53.com Aug 24 2018 00:21:19 Fifth Third Bank,
 1830 E. Paris Ave., Grand Rapids, MI 49546-8803
 26511229 +E-mail/Text: rev.bankruptcy@illinois.gov Aug 24 2018 00:20:24
 Illinois Department of Revenue, Bankruptcy Section, Po Box 64338, Chicago, IL 60664-0291
 26722811 EDI: RESURGENT.COM Aug 24 2018 04:08:00 LVNV Funding, LLC its successors and assigns as,
 assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 26511232 +E-mail/Text: INFO@COLLECTIONBIZ.COM Aug 24 2018 00:21:30 Lou Harris Company,
 1040 S. Milwaukee Ave., Wheeling, IL 60090-6375
 26675313 EDI: PRA.COM Aug 24 2018 04:08:00 Portfolio Recovery Associates, LLC,
 Successor to CITIBANK, N.A., (SEARS MASTERCARD), POB 41067, Norfolk, VA 23541
 26654689 EDI: Q3G.COM Aug 24 2018 04:09:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
 PO Box 788, Kirkland, WA 98083-0788
 26741770 +E-mail/Text: bncmail@w-legal.com Aug 24 2018 00:20:44 TD Bank USA, N.A.,
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 26511237 +EDI: WTRRN BANK.COM Aug 24 2018 04:08:00 Target, c/o Financial & Retail Services,
 Mailstop BT Po Box 9475, Minneapolis, MN 55440-9475
 26511238 +EDI: WTRRN BANK.COM Aug 24 2018 04:08:00 Target, Po Box 673, Minneapolis, MN 55440-0673

TOTAL: 21

District/off: 0752-1

User: rgreen
Form ID: 318

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Total Noticed: 42

Date Rcvd: Aug 23, 2018

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

26511230* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, Centralized Insolvency Operation,
Po Box 21126, Philadelphia, PA 19114-0326)
27008270* +R.K. Medical Center, POB 958722, Schaumburg, IL 60195-8722

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 25, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 23, 2018 at the address(es) listed below:

Frances Gecker fgecker@fgllp.com, fgecker@ecf.epiqsystems.com; csmith@fgllp.com
Jose G Moreno on behalf of Creditor PennyMac Loan Services, LLC nd-one@il.cslegal.com
Joseph S Davidson on behalf of Debtor 1 Richard Gonzalez j davidson@sulaimanlaw.com,
courtinfo@sulaimanlaw.com; bky courtinfo@gmail.com; ecfnnotice@sulaimanlaw.com; sulaiman.igotnotices@
mail.com; bkecf_sulaiman@bkexpress.info; r46351@notify.bestcase.com; cjohnson@sulaimanlaw.com
Joseph S Davidson on behalf of Debtor 2 Romona Kay Gonzalez j davidson@sulaimanlaw.com,
courtinfo@sulaimanlaw.com; bky courtinfo@gmail.com; ecfnnotice@sulaimanlaw.com; sulaiman.igotnotices@
mail.com; bkecf_sulaiman@bkexpress.info; r46351@notify.bestcase.com; cjohnson@sulaimanlaw.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov
Terri M Long on behalf of Creditor Fifth Third Bank tmlong@tmlong.com, Courts@tmlong.com
TOTAL: 6